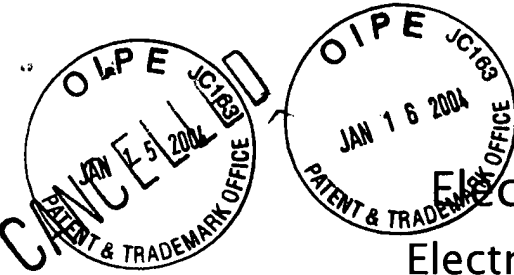


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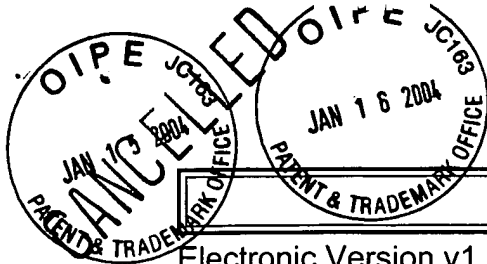
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FLOW RATE ANALYSIS
First Named Inventor: Timothy Dickson
Domestic/Foreign Application: Domestic Application
Filing Date: 2000-01-31
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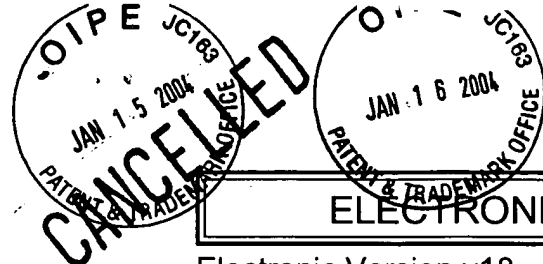


TRANSMITTAL

Electronic Version v1.1
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Title of Invention	FRAUD DETECTION THROUGH FLOW RATE ANALYSIS									
<p>Application Number: 09/494897 </p> <p>Date: 2000-01-31</p> <p>First Named Applicant: Timothy Dickson</p> <p>Confirmation Number: 4099</p> <p>Attorney Docket Number: 2400-384</p>										
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<table border="1"><thead><tr><th>Submitted by:</th><th>Elec. Sign.</th><th>Sign. Capacity</th></tr></thead><tbody><tr><td>Steven N Terranova Registered Number: 43185</td><td>/Steven N Terranova/</td><td>Attorney</td></tr></tbody></table>			Submitted by:	Elec. Sign.	Sign. Capacity	Steven N Terranova Registered Number: 43185	/Steven N Terranova/	Attorney		
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<table><tr><td>Documents being submitted</td><td>Files</td></tr><tr><td>us-ids</td><td>IDS-usidst.xml</td></tr><tr><td></td><td>us-ids.dtd</td></tr><tr><td></td><td>us-ids.xsl</td></tr></table>			Documents being submitted	Files	us-ids	IDS-usidst.xml		us-ids.dtd		us-ids.xsl
Documents being submitted	Files									
us-ids	IDS-usidst.xml									
	us-ids.dtd									
	us-ids.xsl									
<p>Comments</p> <p>This electronic IDS is being submitted concurrently with a Request for Continued</p>										


Examination and Petition Under 37 C.F.R. 1.313(c)(2), which were faxed on the same date as this electronic submission.



ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

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Title of Invention	FRAUD DETECTION THROUGH FLOW RATE ANALYSIS																																																																																																																																						
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	16	5757664	1998-05-26	Rogers et al.	364	509
	17	6092629	2000-07-25	Bohnert et al.	186	53

US Published Applications

Note: Applicant is not required to submit a paper copy of cited US Published Applications

init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
	1	20010034567	2001-10-25	Allen et al.		7000	283

Remarks

Note: Remarks are not for responding to an office action.

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Signature

Examiner Name	Date